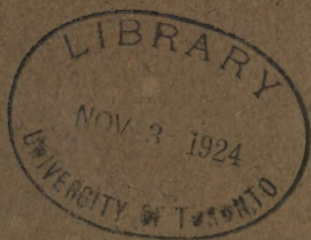


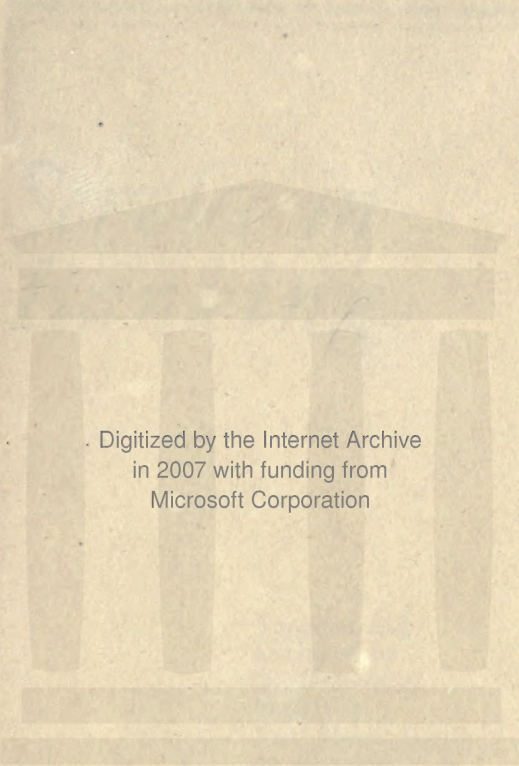


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# *Service in Banking*







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# *Service in Banking*

Compiled and  
Published by  
the Department  
of Service,  
THE HOME BANK  
OF CANADA,  
at the Head Office,  
8-10 King Street West,  
Toronto, Canada

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*“We require from men  
two kinds of goodness—  
first, the doing of their  
practical duty well; then  
that they be graceful and  
pleasing in doing it; which  
last is itself another form  
of duty.”*

*John Ruskin.*

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## *Foreword*

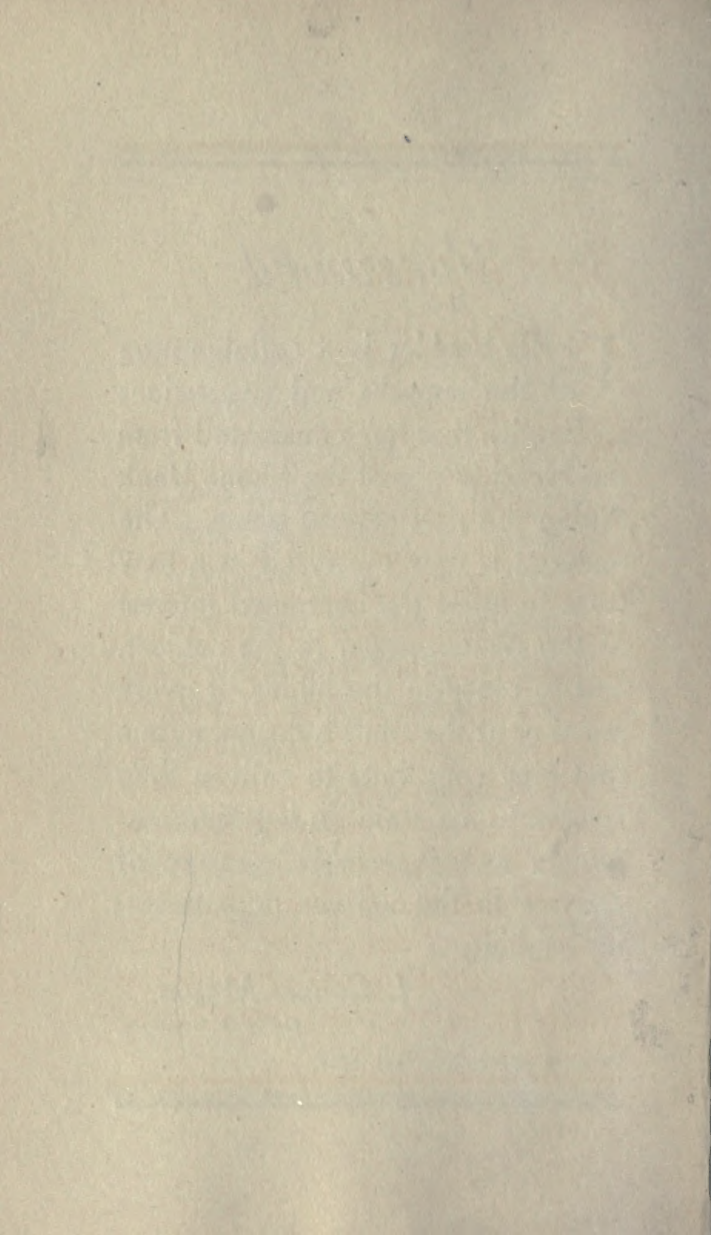
THIS booklet is a collaboration of the remarks and suggestions on Service that have emanated from the Head Office of the Home Bank during the past several years. The material is now presented in a new form to attest the continued interest of the Management in the subject, and to place in the hands of every member of the Staff a memorandum that may contribute to enliven their resolve to maintain during nineteen-twenty an appreciable measure of Service in the various departments of banking.

*J. Cooper Mason*

*General Manager.*

*Toronto, December 31st, 1919.*

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## *Service in Banking :*

SERVICE in Banking is the realization of an intention towards Helpfulness.

It is not a matter of adjustment by measuring, weighing, paying or returning in any sense of reciprocity or compensation. It is the working out of a desire to be helpful, without regard for the rule of give and take.

It is gentlemanly, unselfish naturalness—the plain outward mark of which is Politeness.

Note that word “naturalness”—it has a significance—for there are several current brands of politeness which do not ring true when sounded

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for the tinkle that belongs to the government standard. These are:

Mechanical politeness, or the politeness of artificial good nature, and—

Condescending politeness, or the politeness of transparent flattery.

Persons who mix freely in everyday life—the people who come most regularly to a Bank and are its best customers—are connoisseurs in politeness. They can name its brand at sight. They may not be studied in the practice of politeness themselves, but they do know how it should be practiced by those who are supposed to keep up an appearance of it.

There is no art in politeness,

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however; to be winning, it must be honest and natural.

WE do not agree with the Cynic who declared that politeness consists of a set of rules originally framed by clever but indolent persons who aimed to save themselves the trouble of being interesting; and these rules have been perpetuated by a lot of stupid people who could not make themselves interesting to anyone, anywhere, no matter how hard they tried.

All good authorities hold that there ought always to be a little individuality in every piece of formal conduct. Particularly in the way of business, they say, politeness is not to be worn as a mask to efface the personal element.

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Mechanical politeness—the politeness of artificial good nature—is altogether inane.

You get a sample of it when you see one who has asked another “How are you to-day?” continue pleasantly and unconcernedly busy with the small details before him, while the person whose health has been disinterestedly inquired after seriously goes on retailing an account of his ills and aches to unattentive ears.

And the man who is without the sense of perception for weather conditions is also to be classed among the automatons of politeness. With him it is always “A fine day to-day.” Nothing can dampen the ardor of his admiration for the



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present state of the weather. There must have been a lot of his tribe taken unawares in Noah's time.

**B**UT we are not to be understood as knocking politeness. Even when it is unsympathetic, or overdone, it is better than silence or rudeness.

The overdone variety belongs to the politeness of condescension. It is overdoing the motive of politeness that is calculating to put the person addressed into a good humor and respect with himself.

For his pains such a one gets the reputation of being "too blame polite," for to attempt the artful in politeness is to make oneself ridiculous.

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The politeness of work-a-day life is just plain, wholesome naturalness.

The politeness that goes with Service in Banking is of the sympathetic sort—the politeness of sincerity; that companionable form of address that carries ease and happiness to those with whom we converse. It is not an art or a knack. It comes through the mere exercise of a thoughtfulness for the feelings of others; which is an instinct a man cannot get along without in any business, because without that instinct he misses all the opportunities to make himself useful by being helpful.

**H**ELPFULNESS is the intention of politeness put into action.

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Of course, all helpfulness is more or less helpful—the only qualification to helpfulness being the degree in which it may be appreciated by those to whom the act of helpfulness has been extended.

It is a modification of the order of banking routine—a going-out-of-the-way to do something for a customer that does not belong to your department, or should be done by the customer for himself.

The manner in which a service of helpfulness is rendered, therefore, makes all the difference possible in any such circumstance.

We have to keep in mind that bank routine is impersonal, and service in banking is also impersonal in its objective. It is not selective.

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There are no big and little fish in the ordinary routine of banking.

When an account is turned up in the ledger to enter a deposit or withdrawal, the total figures in the columns of the ledger page, or the amount on the deposit slip, or cheque, do not count. They are not immediately in evidence. They are effaced in the first stage of the transaction and in their place there stands out just the one word:

### *Customer*

The idea is that a bank is under a compliment in an equal degree to every customer, and not under varying degrees of compliment to respective customers, according to the size of their credit balances. All



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are, in the first instance, equally valued friends of the bank from the fact that they patronize that one bank, when they might go to any other bank conducted on exactly the same plan.

When depositors entrust their money to a bank, they repose their utmost confidence in the institution and its officers. The fact that their wealth in ready cash may be small only makes the compliment the more sincere.

Banking practice recognizes this.

It admits that the small depositor is just as much a customer of the bank as the big firm that conducts an active current account and also carries a substantial reserve to provide against contingencies.

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The intention of helpfulness in service applies impartially and evenly for the benefit of all customers of a bank, and it must therefore be

### *Spontaneous*

That is the word.

It is not according to the code of service in banking to hesitate before being helpful — the act must be spontaneous — tendered promptly and willingly and pleasantly.

There has been no service rendered where an act of helpfulness is performed grudgingly, or in such a manner that the recipient is made to feel he stands under an obligation.

It is honest human nature, and sound practice in business as well, to get from under any obligation as

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soon as possible so that one may be clear of any claim or attachment that will hamper his free choice of association.

The service of helpfulness is mainly made up of little things that bulk up large in the asset of public sentiment.

Courtesies of the wicket, mostly.

A bank makes its new friends at the wicket. A stranger coming into a bank office at first meets only evidences of routine, system and pre-occupation. But when he speaks to a clerk, the bank becomes personified in the impression created by the party addressed in the manner of his reply.

These first impressions are the ones that stick.

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THERE are a surprising number of intelligent persons who are apparently innocent of the simple details of the ordinary forms of transactions between a bank and its customers. Either from nervousness or inexperience, they make out cheques and deposit slips improperly; make mistakes in counting their money; omit endorsements; overdraw their balances, and the like.

Here is where the service of ready and willing helpfulness is extended through the wicket.

If it is done with tact, the nervous customer becomes more at ease and the length of the probable delay is shortened.

When an inexperienced customer is once considerably shown an error



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or omission, the same error or omission will not likely occur again.

Frequently in this situation the critical eyes of other customers are upon the official. If he conducts the matter smoothly and expeditiously, so much the more credit attaches personally to himself, and he gets promoted in their estimation.

Counting money in and out; casting columns of figures; checking entries; figuring discounts and exchange—all these and similar duties of routine belong to inside banking—are the mechanical details of the system.

In helpfulness the official comes outside ordinary routine and exhibits the personal side of his make-up.

There are two sides to banking:

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the inner professional side and the outer side, where the banker meets the general public and is in daily and continued contact with people in other lines of business and of varied interests. In both departments the banker must be proficient, and in the latter he must always be conscious of his personal bearing.

A Burroughs Adding Machine can take care of a lot of the ordinary detail and drudgery of routine in banking. It is so unfailingly accurate that it is mechanically superhuman. There is no chance of promotion against the efficiency of a B. A. M.

The main chance for promotion in banking is through the practice of "helpfulness" to make oneself ap-

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preciated above the generality by the discerning element of the community that makes up a bank's following of customers.

Take any two bankers of equal ability in their profession, and the one that also has the faculty of salesmanship will first make the top grade. Here the customers are the judges.

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**D**ISPATCH. The first essential of helpfulness in banking is dispatch.

It's a funny thing, but everybody who approaches the wicket in a bank office is always in a hurry.

A man will just drop into his bank to cash a small cheque on his way to the baseball match. He has lots of time to spare, but he's in a perfectly natural hurry all the same. He will stand, maybe, for half an hour in line out in the blistering heat patiently awaiting his turn to face the ticket seller at the gate to the ball grounds; but he won't wait two minutes at the bank!

He expects dispatch there.

It may be that when he comes into the bank he inhales the atmos-

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phere of business and unconsciously assumes the hurry of importance in business — even when he has no business to be hurried or concerned over.

Whatever the idea is, it is a good idea. Help it along.

It is a good and helpful thing that the public does expect dispatch in a bank office. Therefore, by all means let there be quick service and dispatch.

A nice, even measure of dispatch.

That's another point — the method of dispatch.

"Whoever is in a hurry shows that the thing he is about is too big for him," said Lord Chesterfield, and this about expresses the opinion of the average on the subject.



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In every form of business transaction people show the most confidence in the men who go about their duties with an easy, deliberate manner—who proceed as if they knew exactly what they were doing. In spite of every impatient demand to make a spurt, they hold pleasantly to their own good average working gait. They refuse to be hurried.

**I**N the departments that have to deal with the general public, a banker is called upon to assume the role of a salesman—not that he has anything to sell, for a bank is in no sense a store—but in the attitude of a salesman he makes the service he renders appear more natural and easy, and therefore more acceptable.

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The high aim of attainment in this regard is to be able to handle money and cheques with certainty and quick accuracy, in deliberate conformity to protective routine and at the same time project a companionable personality, a spirit of individuality, through to the customer at the other side of the wicket.

This trick is a piece of true expertness. It requires experience and natural poise. It is a performance that holds a waiting line in admiration of the performer and brings each customer in a friendly attitude of mind before the wicket for their turn to be served.

But the best intentions of dispatch must make allowance for interruptions, for although the public de-

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mands dispatch at all times in the ordinary transactions of banking, they do not at all times assist dispatch.

Right in the very busiest hour cheques that have not been ledger-marked will be presented for payment. This is always a vexation, particularly when the ledger keeper's box is at a distance from the teller. The customer presenting the cheque may already have been standing an unduly long time before the teller's cage. To ask that customer to return to the ledger keeper means to put him, or most usually her, at the end of both lines again, involving a delay that is not likely to be accepted with quiet resignation.

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To handle these problems efficiently requires making a short-cut that will have the cheque verified without keeping the customer waiting and without letting him or her perceive that the cheque has been submitted to the formality of verification.

On the other hand, a customer ought to understand that there are no short-cuts across the safety-first lines of banking routine.

Another difficulty that upsets the intentions of dispatch is identifications.

You never find local politicians or public men lingering around the main floor of a banking office. As a matter of fact they seldom appear there. They have a hand-shaking

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acquaintance with so many men whom they pretend to know, but actually do not know at all, either by reputation or association, that they have learned the wisdom of not placing themselves where they may be called upon to assume the liability of identifying a claimant to their acquaintance who has a cheque to be cashed.

However, a banker is required to handle these problems, and give dispatch at the same time.



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ANOTHER intention of service is the observance of Secrecy. This explains why information regarding account balances is not communicated over the telephone, even when the voice making the inquiry communicates references that should be known only to the bank's customer.

It accounts, also, for the style and arrangement of the interior fittings of a bank.

It is the observation of close secrecy that, more than any other attribute of the vocation, makes of banking a profession.

It is the silent partner of service.

More than that—Secrecy is the ethics of banking.

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**I**T is also the part of service to talk plain banking whenever an expression of the popular misapprehension as to the function of the banks is met with.

The Canadian system may be accounted one of the best banking systems in the world, and they are all operated on the same general lines.

In dealing with banks anywhere in the world, you have to put something in before you can take anything out.

A bank is not a philanthropic institution—the Management can't be philanthropic with other people's money.

A bank is simply the licensed custodian of the savings of the

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people, conducted on very rigid lines for their protection. A bank has no money of its own, and a banker has the free control of no more money than he carries in his private account.

It is the part of Service to make it clear, where the fact is not thoroughly understood, that a bank exists by exchanging one form of collateral for collateral of another form. It deals only with money or its equivalent (collateral), and it must at all times keep its stock-in-trade up to a near level by replacing the collateral it lends out with the kind of collateral it is permitted to accept in exchange therefor under the Canada Bank Act.

If banking were followed strictly

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in accordance with "system," its operation would be entirely mechanical, but Service aims to modify the rigors of "system."

That is the function of Service in Banking—to extend particular and sympathetic attention in cases where the "system" would work inconsiderately or unfairly.

**Y**OU will often hear critics say: "What we want in this country is a humanized bank system."

Certainly, that is precisely what we want.

That is the very thing Service is trying to give.

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WE are all strangers to each other until we become acquainted, and up to that point the mechanical attitude of one person towards another is widely in evidence in all the transactions of our daily routine.

There is a little more of this in banking than in any other business.

Where there is money, there must necessarily be substantial safeguards for its protection—steel bars and fittings and wide counters that give a “keep your distance” aspect to the place.

The ordinary form of systematized banking just naturally looks formidable from the outside.

Particularly in Canada the usual type of interior arrangement needs



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to be modified from the plans of architecture adopted in earlier times, when banks were a new institution, and before the concealed mechanical protective devices now in use had been invented.

WE already have sincere intentions towards good service here in Canada. Every banker is seeking an opportunity to know his customers and business neighbors more intimately.

The outward marks of the intention towards service will come later.

The present well-defined objective of Service is to democratize banking from the inside.





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